

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christina M. Fletcher
Debtor

Case No. 17-00948-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 23

Date Rcvd: Jun 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2017.

db
4894522 +Christina M. Fletcher, 179 Sanjo Drive, Grantville, PA 17028-8682
4894529 +Alpha Commercial Inc., 179 Sanjo Drive, Grantville, PA 17028-8682
4894531 +Chase, PO Box 1423, Charlotte, NC 28201-1423
4894532 +Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
+Commonwealth of Pennsylvania, Bureau of Labor and Industry,
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4894533 +Deborah A. Hughes, Esquire, 2080 Linglestown Road, Suite 201, Harrisburg, PA 17110-9670
4894534 +Discover, PO Box 742655, Cincinnati, OH 45274-2655
4894535 +FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
4894537 +Kirk Fletcher, 179 Sanjo Drive, Grantville, PA 17028-8682
4894539 +MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
4894540 +MS Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
4894541 +MSHMC Physicians Group, PO Box 643313, Pittsburgh, PA 15264-3313
4894538 +Michael F. Ratchford, Esquire, 409 Lackawanna Avenue, Suite 3C, Scranton, PA 18503-2059
4895675 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4894543 +Riverview Bank, PO Box B, Marysville, PA 17053-0017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4894521 +EDI: GMACFS.COM Jun 19 2017 18:48:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
4894523 +EDI: AMEREXPR.COM Jun 19 2017 18:48:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
4894525 EDI: BANKAMER.COM Jun 19 2017 18:48:00 Bank of America, PO Box 15019,
Wilmington, DE 19886
4894526 +EDI: BANKAMER.COM Jun 19 2017 18:48:00 Bank of America, PO Box 31785,
Tampa, FL 33631-3785
4894527 +E-mail/Text: cms-bk@cms-collect.com Jun 19 2017 18:49:41 Capital Management Services, LP,
698 1/2 S. Ogden Street, Buffalo, NY 14206-2317
4894528 +EDI: CAPITALONE.COM Jun 19 2017 18:48:00 Capital One Bank, 4851 Cox Road,
Glen Allen, VA 23060-6293
4894536 EDI: IRS.COM Jun 19 2017 18:49:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
4894542 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2017 18:49:43
Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division,
Harrisburg, PA 17128-0946

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4894524* +American Express, PO Box 1270, Newark, NJ 07101-1270
4894530* +Christina M. Fletcher, 179 Sanjo Drive, Grantville, PA 17028-8682

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2017 at the address(es) listed below:

Deborah A. Hughes on behalf of Debtor Christina M. Fletcher dhughes@ssbc-law.com,
bankruptcy.dhughes@gmail.com/kshirk@ssbc-law.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Christina M. Fletcher**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9770**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

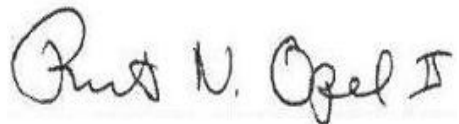
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00948-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christina M. Fletcher

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

June 19, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.